

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1(b)

GOLDMAN & BESLOW, LLC
Attorneys at Law
7 Glenwood Avenue, Suite 311B
East Orange, NJ 07017
(973) 677-9000
David G. Beslow, Esq. #DGB-5300
Attorneys for Debtor(s), Therese Edwards

In Re:

THERESE CELESTE EDWARDS
ESTATE OF JOSEPH WILLIAM NITTOSO,
Debtor

Case No.: 17-35590

Judge: VFP

Chapter: 13

CHAPTER 13 DEBTOR'S CERTIFICATION IN OPPOSITION

The debtor in this case opposes the following (choose one):

1. ☐ Motion for Relief from the Automatic Stay filed by _____, creditor,

A hearing has been scheduled for _____, at _____.

- ☐ Motion to Dismiss filed by the Chapter 13 Trustee.

A hearing has been scheduled for _____, at _____.

- ☒ Certification of Default filed by _____ M&T Bank _____,

I am requesting a hearing be scheduled on this matter.

2. I oppose the above matter for the following reasons (choose one):

- ☐ Payments have been made in the amount of \$ _____, but have not been accounted for. Documentation in support is attached.

☐ Payments have not been made for the following reasons and debtor proposes repayment as follows (**explain your answer**):

☒ Other (**explain your answer**):

I do not dispute the amount of arrears set forth in the certification. I attempted to make a monthly payment over the phone but the representative refused it. I am submitting a loan modification package to the lender to address my outstanding pre-petition and post-petition mortgage arrears. I respectfully request that a hearing be scheduled while my loan modification application is pending.

3. This certification is being made in an effort to resolve the issues raised in the certification of default or motion.
4. I certify under penalty of perjury that the above is true.

Date: May 4, 2022

/s/ Therese Celeste Edwards
Debtor's Signature

Date: _____


Debtor's Signature

NOTES:

1. Under D.N.J. LBR 4001-1(b)(1), this form must be filed with the court and served on the Chapter 13 Trustee and creditor, if applicable not later than 7 days before the date of the hearing if filed in opposition to a Motion for Relief from the Automatic Stay or Chapter 13 Trustee's Motion to Dismiss.
2. Under D.N.J. 4001-1 (b)(2), this form must be filed with the court and served on the Chapter 13 Trustee and creditor, if applicable not later than 14 days after the filing of a Certification of Default.